

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sonya Kaye King
Debtor

Case No. 13-02602-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db +Sonya Kaye King, 517 Chestnut Street, Mount Holly Springs, PA 17065-1217
4318388 +BOROUGH OF CARLISLE, TAX OFFICE, 53 W SOUTH ST, PO BOX 100, CARLISLE, PA 17013-0100
4354903 +Borough of Carlisle, Finance Office, 53 West South Street, Carlisle PA 17013-3458
4318391 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4318392 +CUMBERLAND GOODWILL FIRE RESCUE, BILLING OFFICE, PO BOX 726,
NEW CUMBERLAND, PA 17070-0726
4318394 +GOODWILL AMBULANCE, 519 S HANOVER STREET, CARLISLE, PA 17013-3919
4318395 +HUD/FHA, PO BOX 8079, PHILADELPHIA, PA 19101-8079
4318397 +JPMORGAN CHASE BANK, NA, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009
4380848 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4318398 +KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET,
PHILADELPHIA, PA 19106-1538
4318401 +MIDWAY SELF STORAGE, 1545 HOLLY PIKE, CARLISLE, PA 17015-7515
4318404 +SIEGELBAUM, GUNDER & LACEY GASTRO, 423 N 21st STREET, CAMP HILL, PA 17011-2207
4318405 +WILMINGTON TREATMENT CENTER, INC, 2520 TROY DRIVE, WILMINGTON, NC 28401-7643

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
4318389 +E-mail/Text: dehartstaff@pamd13trustee.com Dec 05 2017 19:16:38 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4318390 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Dec 05 2017 19:16:57 COMM OF PA DEPT L&I,
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4371568 EDI: BL-BECKET.COM Dec 05 2017 18:58:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4318393 +EDI: RMSC.COM Dec 05 2017 18:58:00 GECRB/WAL, PO BOX 103104, ROSWELL, GA 30076-9104
4318396 EDI: IRS.COM Dec 05 2017 18:58:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4318399 +EDI: CBSKOHL.COM Dec 05 2017 18:58:00 KOHLS/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084,
MILWAUKEE, WI 53201-3084
4318400 EDI: LEADINGEDGE.COM Dec 05 2017 18:58:00 LEADING EDGE RECOVERY, PO BOX 129,
LINDEN, MI 48451-0129
4358446 EDI: RESURGENT.COM Dec 05 2017 18:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4318402 EDI: AGFINANCE.COM Dec 05 2017 18:58:00 ONEMAIN FINANCIAL, BANKRUPTCY DEPARTMENT,
PO BOX 140489, IRVING, TX 75014-0489
4374417 EDI: PRA.COM Dec 05 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4326090 EDI: RECOVERYCORP.COM Dec 05 2017 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4318403 +EDI: SEARS.COM Dec 05 2017 18:58:00 SEARS BANKRUPTCY RECOVERY, PO BOX 20363,
KANSAS CITY, MO 64195-0363

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor 1 Sonya Kaye King DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Sonya Kaye King karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Sonya Kaye King
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-02602-HWV**

Social Security number or ITIN **xxx-xx-9577**

EIN ____-____-____

Social Security number or ITIN ____-____-____

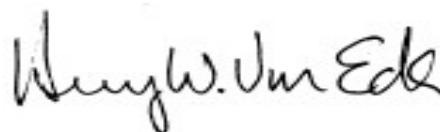
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonya Kaye King
fka Sonya Kaye Neff

December 5, 2017**By the
court:**

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.